

Exhibit C



State of Alabama Unified Judicial System Form ARCiv-93 Rev. 9/18	COVER SHEET CIRCUIT COURT - CIVIL CASE (Not For Domestic Relations Cases)	Ca: 02 Date of Filing: 10/11/2023 JUDGE OF TRIAL: SHARLA KNOX, CLERK Judge Code:
GENERAL INFORMATION		
IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA FIRST BAPTIST CHURCH OF SATSUMA v. MT. HAWLEY INSURANCE COMPANY		
First Plaintiff: <input checked="" type="checkbox"/> Business <input type="checkbox"/> Individual <input type="checkbox"/> Government <input type="checkbox"/> Other		
First Defendant: <input checked="" type="checkbox"/> Business <input type="checkbox"/> Individual <input type="checkbox"/> Government <input type="checkbox"/> Other		
NATURE OF SUIT: Select primary cause of action, by checking box (check only one) that best characterizes your action:		
TORTS: PERSONAL INJURY <input type="checkbox"/> WDEA - Wrongful Death <input type="checkbox"/> TONG - Negligence: General <input type="checkbox"/> TOMV - Negligence: Motor Vehicle <input type="checkbox"/> TOWA - Wantonness <input type="checkbox"/> TOPL - Product Liability/AEMLD <input type="checkbox"/> TOMM - Malpractice-Medical <input type="checkbox"/> TOLM - Malpractice-Legal <input type="checkbox"/> TOOM - Malpractice-Other <input type="checkbox"/> TBFM - Fraud/Bad Faith/Misrepresentation <input type="checkbox"/> TOXX - Other: _____	OTHER CIVIL FILINGS (cont'd) <input type="checkbox"/> MSXX - Birth/Death Certificate Modification/Bond Forfeiture Appeal/ Enforcement of Agency Subpoena/Petition to Preserve <input type="checkbox"/> CVRT - Civil Rights <input type="checkbox"/> COND - Condemnation/Eminent Domain/Right-of-Way <input type="checkbox"/> CTMP - Contempt of Court <input checked="" type="checkbox"/> CONT - Contract/Ejectment/Writ of Seizure <input type="checkbox"/> TOCN - Conversion <input type="checkbox"/> EQND - Equity Non-Damages Actions/Declaratory Judgment/ Injunction Election Contest/Quiet Title/Sale For Division <input type="checkbox"/> CVUD - Eviction Appeal/Unlawful Detainer <input type="checkbox"/> FORJ - Foreign Judgment <input type="checkbox"/> FORF - Fruits of Crime Forfeiture <input type="checkbox"/> MSHC - Habeas Corpus/Extraordinary Writ/Mandamus/Prohibition <input type="checkbox"/> PFAB - Protection From Abuse <input type="checkbox"/> EPFA - Elder Protection From Abuse <input type="checkbox"/> QTLB - Quiet Title Land Bank <input type="checkbox"/> FELA - Railroad/Seaman (FELA) <input type="checkbox"/> RPRO - Real Property <input type="checkbox"/> WTEG - Will/Trust/Estate/Guardianship/Conservatorship <input type="checkbox"/> COMP - Workers' Compensation <input type="checkbox"/> CVXX - Miscellaneous Circuit Civil Case	
TORTS: PERSONAL INJURY <input type="checkbox"/> TOPE - Personal Property <input type="checkbox"/> TORE - Real Property	OTHER CIVIL FILINGS <input type="checkbox"/> ABAN - Abandoned Automobile <input type="checkbox"/> ACCT - Account & Nonmortgage <input type="checkbox"/> APAA - Administrative Agency Appeal <input type="checkbox"/> ADPA - Administrative Procedure Act <input type="checkbox"/> ANPS - Adults in Need of Protective Service	
ORIGIN: F <input checked="" type="checkbox"/> INITIAL FILING R <input type="checkbox"/> REMANDED	A <input type="checkbox"/> APPEAL FROM DISTRICT COURT T <input type="checkbox"/> TRANSFERRED FROM OTHER CIRCUIT COURT O <input type="checkbox"/> OTHER	
HAS JURY TRIAL BEEN DEMANDED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Note: Checking "Yes" does not constitute a demand for a jury trial. (See Rules 38 and 39, Ala.R.Civ.P, for procedure)		
RELIEF REQUESTED: <input checked="" type="checkbox"/> MONETARY AWARD REQUESTED <input type="checkbox"/> NO MONETARY AWARD REQUESTED		
ATTORNEY CODE: COM025 10/11/2023 9:24:45 PM Date		
/s/ WILLIAM COMPTON Signature of Attorney/Party filing this form		
MEDIATION REQUESTED: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> UNDECIDED		
Election to Proceed under the Alabama Rules for Expedited Civil Actions: <input type="checkbox"/> YES <input type="checkbox"/> NO		



Mt. Hawley Insurance Company

9025 N. Lindbergh Drive
Peoria, Illinois 61615
309-692-1000

Commercial Property Policy Declarations Page

Policy No. MCP0165634

Named Insured and Mailing Address:

First Baptist Church Of Satsuma
P.O. Box 557
Satsuma, AL 36572

Agent/Broker and Mailing Address:

AmWINS Brokerage of Georgia
3630 Peachtree Rd NE Ste 1700
Atlanta, GA 30326

Policy Period: From 06/20/2020 to 06/20/2021 at 12:01 A.M. Standard Time at your mailing address shown above.

DESCRIPTION OF PREMISES

Covered Locations Listed Below :

5600 Old Highway 43, Satsuma, AL 36572

CAUSES OF LOSS: Special excluding Earthquake and Flood

LIMITS OF INSURANCE

Total coverage (limit) applicable Limit \$12,507,000

Refer to CPR 2162, Specified Limits Endorsement

Per Occurrence Loss Limit

At no time will we pay more than \$12,507,000 for a loss due to a single occurrence or event.

DEDUCTIBLE(S): Refer to CPR 2218, Declarations - Deductible Addendum

FORMS MADE A PART OF THIS POLICY AT TIME OF ISSUE: See CPR 2150, Applicable Forms & Endorsements

PCA Fees \$ [REDACTED]

Total Premium \$ [REDACTED]

Amount Payable At Inception \$ [REDACTED]

Authorized Signature

DECLARATIONS - SUB-LIMIT ADDENDUM

The total Limit of Liability as shown in the Declarations is subject to the following sub-limit(s). The sub-limit(s) shown is a limit or amount per occurrence, except for Earthquake and Flood where an annual aggregate applies. The sub-limit(s) shown are included in and do not increase the Limit of Liability shown in the Declarations. We will not, in any case, exceed this sub-limit(s) in one disaster, casualty or event, no matter how many locations are involved.

Coverage Part or Item:	Sub-Limit
Demolition & Increased Cost of Construction (B&C)	\$1,000,000
Fire Department Service Charges	\$5,000
Property in Transit	\$25,000

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DECLARATIONS - DEDUCTIBLE ADDENDUM

The following deductible wording is in addition to all other deductible wording found elsewhere in this policy. All other deductible wording found in and made a part of this policy also applies. Each claim for loss or damage will be adjusted separately.

PERIL DEDUCTIBLE(S)

\$10,000 Per Occurrence for All Covered Perils, except:

1.00% of the Total Insurable Values Per Building (including time element if applicable) at the time of loss or damage subject to a minimum of \$25,000 Per Occurrence for Named Storm

\$25,000 Per Occurrence for Windstorm or Hail

Total Insurable Values is defined as the full value of covered property, including time element if applicable, subject to the valuation terms and conditions of the policy. Total Insurable Values are calculated at the time of loss or damage.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

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SPECIFIED LIMITS ENDORSEMENT

Prem./ Loc. No.	Bldg. No.	Limit of Insurance	Type of Coverage	Coins. Percent	Val.*	Description & Location of Property Covered
00001	001	\$2,275,000	Building	80%	RCV	Built: 1991, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Church
00001	001	\$600,000	Business Personal Property	80%	RCV	Built: 1991, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Church
00001	002	\$4,410,000	Building	80%	RCV	Built: 1970, Non- Combustible 5600 Old Highway 43 Satsuma, AL 36572 Fellowship Hall/Gym
00001	002	\$266,000	Business Personal Property	80%	RCV	Built: 1970, Non- Combustible 5600 Old Highway 43 Satsuma, AL 36572 Fellowship Hall/Gym
00001	003	\$1,055,000	Building	80%	RCV	Built: 1956, Joisted Masonry 5600 Old Highway 43 Satsuma, AL 36572 Common Hall
00001	003	\$254,000	Business Personal Property	80%	RCV	Built: 1956, Joisted Masonry 5600 Old Highway 43 Satsuma, AL 36572 Common Hall
00001	004	\$2,932,000	Building	80%	RCV	Built: 1960, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Classrooms
00001	004	\$200,000	Business Personal Property	80%	RCV	Built: 1960, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Classrooms

* Valuation. Indicate: ACV (Actual Cash Value), ALS (Actual Loss Sustained), RCV (Replacement Cost Value), SP (Selling Price) or SV (Stated Value).

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

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SPECIFIED LIMITS ENDORSEMENT

Prem./ Loc. No.	Bldg. No.	Limit of Insurance	Type of Coverage	Coins. Percent	Val.*	Description & Location of Property Covered
00001	005	\$300,000	Building	80%	RCV	Built: 1996, Frame 5600 Old Highway 43 Satsuma, AL 36572 Day Care
00001	005	\$42,000	Business Personal Property	80%	RCV	Built: 1996, Frame 5600 Old Highway 43 Satsuma, AL 36572 Day Care
00001	006	\$173,000	Covered Walkway	N/A	RCV	Built: 1991, Frame 5600 Old Highway 43 Satsuma, AL 36572 Covered Walkway

* Valuation. Indicate: ACV (Actual Cash Value), ALS (Actual Loss Sustained), RCV (Replacement Cost Value), SP (Selling Price) or SV (Stated Value).

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APPLICABLE FORMS & ENDORSEMENTS

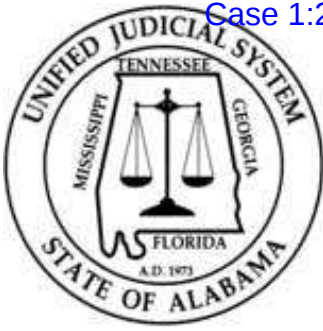
FORMS AND ENDORSEMENTS LISTED BELOW APPLY TO AND ARE MADE PART OF THIS POLICY AT TIME OF ISSUE.

CPR-2147(02/04)	Declarations - SubLimit Addendum
CPR-2218(11/04)	Declarations - Deductible Addendum
CPR-2162(01/02)	Specified Limits Endorsement
CP-0010(06/07)	Building and Personal Property Coverage Form
CP-1030(06/07)	Causes Of Loss - Special Form
CP-0090(07/88)	Commercial Property Conditions
IL-0017(11/98)	Common Policy Conditions
CP-0415(10/00)	Debris Removal Additional Insurance
CP-1218(06/95)	Loss Payable Provisions
CP-1430(10/00)	Outdoor Trees, Shrubs and Plants
CP-1440(06/07)	Outdoor Signs
CPR-2152F(02/04)	Electronic Data Processing Endorsement
CPR-2161(11/13)	Ordinance or Law Coverage
CPR-2170(03/02)	Valuable Papers and Records
CPR-2177(03/02)	Accounts Receivable
CPR-2212(03/02)	Additional Named Insureds
CPR-2216(01/20)	Fine Arts Endorsement
CPR-2224(03/03)	Sewer Back Up Endorsement
CPR-2268(02/07)	Protective Safeguard Endorsement
CPR-2274(04/12)	Minimum Earned Premium Endorsement
CPR-2276(04/12)	Non-Payment Of Premium
CPR-2281(12/14)	Nuclear, Biological, Chemical, or Radioactive Exclusion
CPR-2282(02/15)	Exclusion Of Cosmetic Damage To Roof Surfacing
CPR-2283(05/19)	Actual Cash Value For Roof Surfacing
CPR-2284(04/15)	Fire Protection Equipment Recharge Endorsement
CP-1032(08/08)	Water Exclusion Endorsement
CPR-2117(08/15)	Definition of Occurrence
CPR-2126(10/01)	Limitation of Liability Endorsement
CPR-2133(10/01)	Absolute Pollution Exclusion Endorsement
CPR-2165(04/13)	Liberalization Clause Endorsement
CPR-2230(03/08)	Terrorism Exclusion
CPR-2237(08/03)	Additional Covered Property Endorsement

APPLICABLE FORMS & ENDORSEMENTS**(cont'd)**

CPR-2252(07/04)	Property In Transit Endorsement
CPR-2261(09/04)	Fire Department Service Charge Endorsement
CPR-2269(06/09)	Asbestos Exclusion
CPR-2291(08/15)	Named Storm Definition
CPR-2295(04/20)	Windstorm Or Hail Loss Reporting Limitation Addendum
CPR-2309(03/20)	Exclusion Of Loss Due To Virus Or Bacteria
CPR-2310(04/20)	Appraisal
CPR-2311(04/20)	Legal Action Conditions Endorsement
CPR-2313(06/20)	Cyber And Computer Related Loss Exclusion
IL-0190(09/07)	Alabama Changes - Actual Cash Value
RIL-099(04/20)	Service Of Suit
ILF-0001C(04/16)	Signature Page

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.



AlaFile E-Notice

02-CV-2023-902143.00

To: WILLIAM COMPTON
mcompton@forthepeople.com

NOTICE OF ELECTRONIC FILING

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY
02-CV-2023-902143.00

The following complaint was FILED on 10/11/2023 9:24:47 PM

Notice Date: 10/11/2023 9:24:47 PM

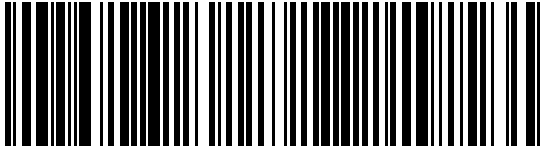
SHARLA KNOX
CIRCUIT COURT CLERK
MOBILE COUNTY, ALABAMA
CIRCUIT CIVIL DIVISION
205 GOVERNMENT STREET
MOBILE, AL, 36644

251-574-8420
charles.lewis@alacourt.gov



CIRCUIT CIVIL DIVISION
205 GOVERNMENT STREET
MOBILE, AL, 36644

USPS CERTIFIED MAIL



9214 8901 7301 4102 2300 1286 20

02-CV-2023-902143.00

To: MT. HAWLEY INSURANCE COMPANY
C/O CRAIG W. KLIETHERMES
9025 N. LINDBERGH DR.
PEORIA, IL 61615

NOTICE OF ELECTRONIC FILING

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY
02-CV-2023-902143.00

The following complaint was FILED on 10/11/2023 9:24:47 PM

Notice Date: 10/11/2023 9:24:47 PM

SHARLA KNOX
CIRCUIT COURT CLERK
MOBILE COUNTY, ALABAMA
CIRCUIT CIVIL DIVISION
205 GOVERNMENT STREET
MOBILE, AL 36644

251-574-8420
charles.lewis@alacourt.gov

State of Alabama Unified Judicial System Form C-34 Rev. 7/2023	SUMMONS - CIVIL -	Court Case Number 02-CV-2023-902143.00
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IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA
FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY

NOTICE TO: MT. HAWLEY INSURANCE COMPANY, C/O CRAIG W. KLIETHERMES 9025 N. LINDBERGH DR., PEORIA, IL 61615

(Name and Address of Defendant)

THE COMPLAINT OR OTHER DOCUMENT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT, AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS. YOU OR YOUR ATTORNEY ARE REQUIRED TO FILE THE ORIGINAL OF YOUR WRITTEN ANSWER, EITHER ADMITTING OR DENYING EACH ALLEGATION IN THE COMPLAINT OR OTHER DOCUMENT, WITH THE CLERK OF THIS COURT. A COPY OF YOUR ANSWER MUST BE MAILED OR HAND DELIVERED BY YOU OR YOUR ATTORNEY TO THE PLAINTIFF(S) OR ATTORNEY(S) OF THE PLAINTIFF(S), WILLIAM COMPTON

(Name(s) of Attorney(s))

WHOSE ADDRESS(ES) IS/ARE: 25 BULL STREET, SUITE 400, SAVANNAH, GA 31401

(Address(es) of Plaintiff(s) or Attorney(s))

THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN 30 DAYS AFTER THIS SUMMONS AND COMPLAINT OR OTHER DOCUMENT WERE SERVED ON YOU OR A JUDGMENT BY DEFAULT MAY BE RENDERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT OR OTHER DOCUMENT.

TO ANY SHERIFF OR ANY PERSON AUTHORIZED BY THE ALABAMA RULES OF CIVIL PROCEDURE TO SERVE PROCESS:

☐ You are hereby commanded to serve this Summons and a copy of the Complaint or other document in this action upon the above-named Defendant.

☒ Service by certified mail of this Summons is initiated upon the written request below of FIRST BAPTIST CHURCH OF SATSUMA
 pursuant to the Alabama Rules of the Civil Procedure.

10/11/2023
 (Date)

/s/ SHARLA KNOX
 (Signature of Clerk)

By: _____
 (Name)

☒ Certified Mail is hereby requested.

/s/ WILLIAM COMPTON
 (Plaintiff's/Attorney's Signature)

RETURN ON SERVICE

Certified Mail

☐ Return receipt of certified mail received in this office on _____
(Date)

Personal/Authorized

☐ I certify that I personally delivered a copy of this Summons and the Complaint or other document to _____ in _____ County, Alabama on _____.
(First and Last Name of Person Served)
(Name of County)
(Date)

Document left:

☐ with above-named Defendant;
☐ with an individual authorized to receive service of process pursuant to Rule 4(c), Alabama Rules of Civil Procedure;
☐ at the above-named Defendant's dwelling house or place or usual place of abode with some person of suitable age and discretion then residing therein.

Return of Non-Service

☐ I certify that service of process of this Summons and the Complaint or other document was refused by _____ in _____ County, Alabama on _____ who is:
(First and Last Name of Person Served)
(Name of County)
(Date)

☐ the above-named Defendant;
☐ an individual authorized to receive service of process pursuant to Rule 4(c), Alabama Rules of Civil Procedure;

☐ As a designated process server pursuant to Rule 4(i)(1)(B), Alabama Rules of Civil Procedure, I certify that I am at least 19 years of age, I am not a party to this proceeding, and I am not related within the third degree by blood or marriage to the party seeking service of process.

 (Type of Process Server)

 (Server's Signature)

 (Address of Server)

 (Badge or Precinct Number of Sheriff or Constable)

 (Server's Printed Name)

 (Badge or Precinct Number of Sheriff or Constable)

 (Telephone Number of Designated Process Server)

Revised 4-1-99; 11-1-99; 11-3-05



ELECTRONICALLY FILED
10/13/2023 10:07 AM
02-CV-2023-902143.00
CIRCUIT COURT OF
MOBILE COUNTY, ALABAMA
SHARLA KNOX, CLERK

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

_____	*	
_____	*	
Plaintiff,	*	
	*	
VS.	*	CIVIL ACTION NO. _____
_____	*	
_____	*	
Defendant.	*	

GENERAL PRE-TRIAL ORDER

To expedite pre-trial and trial procedure, it is ORDERED by the Court that the following will apply:

1. EXHIBITS, DOCUMENTS, AND PHYSICAL EVIDENCE GENERALLY

a. Each party shall identify in writing to all other parties and shall make all documents, exhibits and physical evidence, or copies thereof, expected to be used in the case in chief available to the other parties, not less than 21 days prior to trial, for inspection and copying. The same shall then be authenticated and admitted into evidence without further proof, unless written objections to any such documents or exhibits be made to the Court not less than 14 days prior to trial specifying the grounds of objection to the genuineness and relevancy of the proposed document, exhibit, or physical evidence. The requirement does not apply to documents, exhibits and physical evidence used solely as impeachment evidence.

b. Documents, exhibits or physical evidence not timely exhibited to or made available to other parties prior to trial under this Order will not be admitted into evidence at the trial unless solely for impeachment purposes or unless the ends of justice so require.

c. Documents, exhibits or physical evidence so admitted hereunder shall be presented to the court reporter for marking in evidence prior to trial.

2. DOCTOR, HOSPITAL AND MEDICAL EXPENSES

a. If applicable, all doctor, medical and hospital bills shall be sent to or made available to all parties not less than 21 days before trial and shall be admitted in evidence as reasonable without further proof, unless written objection to any such bills be made to the Court no less than 14 days before trial specifying the grounds for objection.

b. Any such bills not timely exhibited to the other parties will not be admitted in evidence at trial unless the ends of justice so require.

c. The bills so admitted shall be presented to the court reporter for marking in evidence prior to trial.

3. SPECIAL DAMAGES

a. All parties seeking special damages shall furnish the other parties with a list thereof not less than 21 days before trial. Written objections thereto may be made not less than 14 days before trial specifying grounds of objections.

b. Evidence of special damages claimed, but not timely exhibited to other parties, will not be admitted into evidence unless the ends of justice require so.

4. AGENCY-TIME AND PLACE-DUTY

a. Agency and the time and place of the incident involved, if alleged in the complaint, and, if a negligence case, the existence of a duty, are admitted and the parties are deemed correctly named and designated unless specifically denied by answer or unless written objection is made not less than 14 days before trial. The objections shall include the correct name and entity and/or the grounds relied on.

5. EXPERTS

a. Unless previously obtained by discovery, each party will furnish to all other parties the names, addresses and qualifications of all expert witnesses expected to testify, together with a brief summary of their opinions. Such disclosure of experts shall be made by the party filing the Motion to Set and Certificate of Readiness not later than the time of filing such motion. Disclosure by all parties shall be made not later than 14 days after the filing of the Motion to Set and Certificate of Readiness.

b. Disclosure of experts in cases not included in the Fasttrack system shall be made by all parties not less than 60 days before trial.

c. Unless written objection to the qualifications of an expert is made not later than 30 days before trial, stating grounds, the qualification of such expert will be admitted.

d. Upon calling an expert to testify at trial, the attorney may state to the Court and jury the name, address and summary of the qualifications of the expert.

6. DISCOVERY

Discovery shall be completed 30 days prior to the trial date. On written motion for good cause shown, the court may allow discovery within this 30-day period.

7. JURY INSTRUCTIONS

If the case is to be tried by a jury, requested written charges shall be submitted to the Court not later than the close of the plaintiff's case, subject to supplementation during the course of the trial on matters which could not be reasonably anticipated. Each requested charge will be typed on letter size paper and identified by the party's last name and shall be numbered.

8. JURY SELECTION

Before the commencement of trial, the parties will furnish or advise the court, outside the presence of the jury, the names of all insurance companies involved and any special voir dire questions for the purpose of qualifying the jury.

9. **DUTY TO SUPPLEMENT DISCOVERY**

All parties are under duty to supplement responses to discovery as provided by Rule 26(e)(3) ARCP which should be done not less than 30 days before trial.

10. **MOTIONS GENERALLY**

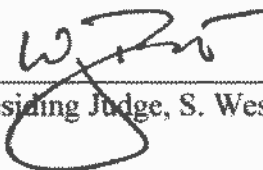
If motion to strike or motion to dismiss a pleading is filed, the Court will not consider such unless a copy of the pleading sought to be struck or dismissed is attached thereto.

11. **CONFLICTS**

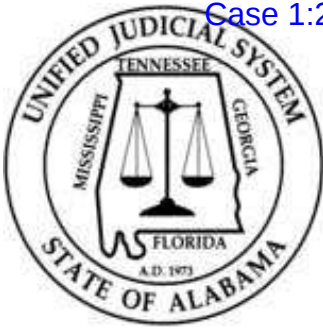
In the event of scheduling conflict affected counsel shall comply with the Attorney Calendar Conflict Resolution Order of the Alabama Supreme Court.

It is further ORDERED by the Court that the Court will reconsider any portion of the General Pre-Trial Order upon timely application by any party.

Done this the _____ day of _____



Presiding Judge, S. Wesley Pipes



AlaFile E-Notice

02-CV-2023-902143.00

Judge: MICHAEL A YOUNGPETER

To: COMPTON WILLIAM MAXWELL
mcompton@forthepeople.com

NOTICE OF ELECTRONIC FILING

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

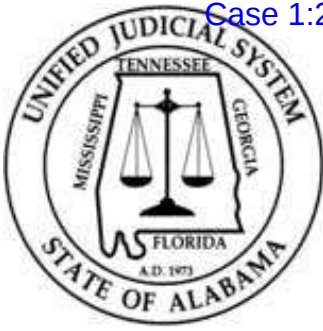
FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY
02-CV-2023-902143.00

The following matter was FILED on 10/13/2023 10:07:25 AM

Notice Date: 10/13/2023 10:07:25 AM

SHARLA KNOX
CIRCUIT COURT CLERK
MOBILE COUNTY, ALABAMA
CIRCUIT CIVIL DIVISION
205 GOVERNMENT STREET
MOBILE, AL, 36644

251-574-8420
charles.lewis@alacourt.gov



AlaFile E-Notice

02-CV-2023-902143.00

Judge: MICHAEL A YOUNGPETER

To: MT. HAWLEY INSURANCE COMPANY (PRO SE)
C/O CRAIG W. KLIETHERMES
9025 N. LINDBERGH DR.
PEORIA, IL, 61615-0000

NOTICE OF ELECTRONIC FILING

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY
02-CV-2023-902143.00

The following matter was FILED on 10/13/2023 10:07:25 AM

Notice Date: 10/13/2023 10:07:25 AM

SHARLA KNOX
CIRCUIT COURT CLERK
MOBILE COUNTY, ALABAMA
CIRCUIT CIVIL DIVISION
205 GOVERNMENT STREET
MOBILE, AL, 36644

251-574-8420
charles.lewis@alacourt.gov



October 19, 2023

Dear Circuit Clerk:

UJS Information

Case Number: 02-CV-2023-902143.00
Document Type: Complaint
Restricted Delivery Requested: No

Intended Recipient:
MT. HAWLEY INSURANCE COMPANY (D001)
C/O CRAIG W. KLIETHERMES
9025 N. LINDBERGH DR.
PEORIA, IL 61615

The following is in response to your request for proof of delivery on your item with the tracking number:
9214 8901 7301 4102 2300 1286 20.

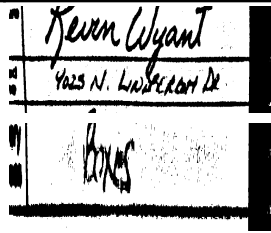
Item Details

Status: Delivered, Individual Picked Up at Postal Facility
Status Date / Time: October 19, 2023, 9:31 am
Location: PEORIA, IL 61615
Postal Product: First-Class Mail®
Extra Services: Certified Mail™
Return Receipt Electronic

Recipient Signature

Signature of Recipient:

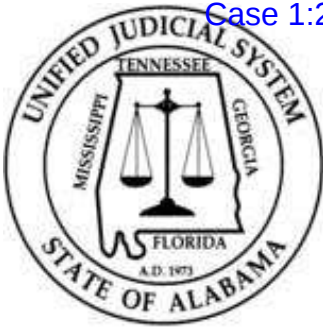
Address of Recipient:



Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,
United States Postal Service®
475 L'Enfant Plaza SW
Washington, D.C. 20260-0004



AlaFile E-Notice

02-CV-2023-902143.00

Judge: MICHAEL A YOUNGPETER

To: COMPTON WILLIAM MAXWELL
mcompton@forthepeople.com

NOTICE OF SERVICE

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY
02-CV-2023-902143.00

The following matter was served on 10/19/2023

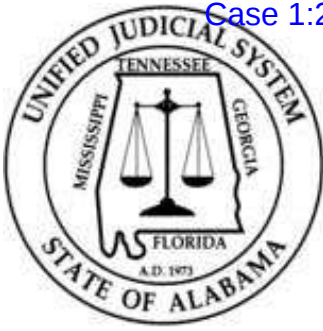
D001 MT. HAWLEY INSURANCE COMPANY**Corresponding To**

CERTIFIED MAIL

ELECTRONIC CERTIFIED MAIL RETURN

SHARLA KNOX
CIRCUIT COURT CLERK
MOBILE COUNTY, ALABAMA
CIRCUIT CIVIL DIVISION
205 GOVERNMENT STREET
MOBILE, AL, 36644

251-574-8420
charles.lewis@alacourt.gov



AlaFile E-Notice

02-CV-2023-902143.00

Judge: MICHAEL A YOUNGPETER

To: MT. HAWLEY INSURANCE COMPANY (PRO SE)
C/O CRAIG W. KLIETHERMES
9025 N. LINDBERGH DR.
PEORIA, IL, 61615-0000

NOTICE OF SERVICE

IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

FIRST BAPTIST CHURCH OF SATSUMA V. MT. HAWLEY INSURANCE COMPANY
02-CV-2023-902143.00

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IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

FIRST BAPTIST CHURCH OF SATSUMA

Plaintiff,

VS.

**MT. HAWLEY INSURANCE
COMPANY**

Defendants.

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CIVIL ACTION NO:

JURY TRIAL DEMANDED

COMPLAINT

COMES NOW, Plaintiff, FIRST BAPTIST CHURCH OF SATSUMA, by and through its undersigned counsel, and sues Defendant, MT. HAWLEY CASUALTY COMPANY, and as grounds therefore states as follows:

1. Plaintiff is the owner of the property and structural improvements thereon located at 5600 Old Highway 43 Satsuma, AL 36572 (the “Property”). The Property is located within the confines of Mobile County, Alabama, and all contracts of insurance made the basis of this suit were entered into within the confines of Mobile County, Alabama. Furthermore, Plaintiff hereby submits to the venue and jurisdiction of this Honorable Court.
2. Mt. Hawley Insurance Company (“Defendant”) is a foreign insurance corporation that contracted to insure persons and their property from the risk of loss within the State of Alabama and Mobile County, Alabama.
3. Defendant is subject to the jurisdiction of this Court.
4. Venue is proper in this Court.
5. Defendant may be served with process on its registered agent for service of process, Craig W. Kliethermes, 9025 N. Lindbergh Drive, Peoria, Illinois 61615.

6. On or about September 16, 2020, Hurricane Sally, a destructive category 2 hurricane came ashore along the Alabama Gulf Coast and Florida Panhandle.
7. At said time and place, Plaintiff had in full force and effect a policy of insurance with Defendant, given Policy No. MCP0165634 which provided certain coverage for the Property (the “Policy”). A copy of the Policy declarations pages are attached hereto as **Exhibit “A”**.
8. On September 16, 2020, the Property sustained severe damage caused by wind and rain generated by Hurricane Sally (the “Loss”).
9. Plaintiff promptly reported the Loss to Defendant.
10. Defendant assigned claim number 488601 (the “Claim”) to the Loss.
11. Defendant estimated the amount of damage to the Property caused by the Loss at \$69,314.07.
12. After application of the Policy deductible and recoverable depreciation, Defendant issued payment to Plaintiff for undisputed damage to the Property caused by the Loss in the amount of \$27,598.10.
13. Plaintiff disputes Defendant’s estimate of the cost to repair the damage to the Property caused by the Loss.
14. Plaintiff contends that the cost to repair the damage to the Property caused by the Loss exceeds \$69,314.07.
15. Plaintiff contends that it is entitled to payment under the terms and conditions of the Policy in excess of \$27,598.10.
16. Defendant failed to make payment to Plaintiff for the Loss in the full amount of the Loss.
17. Defendant failed to fully indemnify Plaintiff for the damage to the Property caused by Loss as required by the Policy.

COUNT ONE
BREACH OF CONTRACT

18. Plaintiff hereby adopts and re-alleges each preceding paragraph as if fully set forth herein.
19. On September 16, 2020, Plaintiff and Defendant were parties in a binding and enforceable insurance contract identified herein as the Policy.
20. Plaintiff fully performed in accordance with the Policy, making all premium payments and complying with all conditions as required under the terms of the Policy.
21. Defendant breached said contract by failing and/or refusing to pay Plaintiff's benefits and coverage rightfully due under the Policy for the Loss.
22. As a direct and proximate result of said breach, Plaintiff has sustained damages in an amount to be proven at trial.

WHEREFORE, Plaintiff demands judgment against Defendant in an amount in excess of this Court's minimum jurisdictional limits, plus costs, attorney's fees and all other relief to which this Honorable Court may deem Plaintiff entitled.

PLAINTIFF HEREBY DEMANDS A TRIAL BY JURY

Respectfully submitted this 11th day of October, 2023.

MORGAN & MORGAN

/s/ Max Compton

William Maxwell Compton (COM025)
Attorney for Plaintiff

200 Stephenson Ave., Suite 200
Savannah, GA 31405
Direct: 912-443-1017
Fax: 912-443-1184
MCompton@forthepeople.com

EXHIBIT A TO PLAINTIFF'S COMPLAINT



Mt. Hawley Insurance Company

9025 N. Lindbergh Drive
Peoria, Illinois 61615
309-692-1000

Commercial Property Policy Declarations Page

Policy No. MCP0165634

Named Insured and Mailing Address:

First Baptist Church Of Satsuma
P.O. Box 557
Satsuma, AL 36572

Agent/Broker and Mailing Address:

AmWINS Brokerage of Georgia
3630 Peachtree Rd NE Ste 1700
Atlanta, GA 30326

Policy Period: From 06/20/2020 to 06/20/2021 at 12:01 A.M. Standard Time at your mailing address shown above.

DESCRIPTION OF PREMISES

Covered Locations Listed Below :

5600 Old Highway 43, Satsuma, AL 36572

CAUSES OF LOSS: Special excluding Earthquake and Flood

LIMITS OF INSURANCE

Total coverage (limit) applicable Limit \$12,507,000

Refer to CPR 2162, Specified Limits Endorsement

Per Occurrence Loss Limit

At no time will we pay more than \$12,507,000 for a loss due to a single occurrence or event.

DEDUCTIBLE(S): Refer to CPR 2218, Declarations - Deductible Addendum

FORMS MADE A PART OF THIS POLICY AT TIME OF ISSUE: See CPR 2150, Applicable Forms & Endorsements

PCA Fees \$

Total Premium \$

Amount Payable At Inception \$

Authorized Signature

DECLARATIONS - SUB-LIMIT ADDENDUM

The total Limit of Liability as shown in the Declarations is subject to the following sub-limit(s). The sub-limit(s) shown is a limit or amount per occurrence, except for Earthquake and Flood where an annual aggregate applies. The sub-limit(s) shown are included in and do not increase the Limit of Liability shown in the Declarations. We will not, in any case, exceed this sub-limit(s) in one disaster, casualty or event, no matter how many locations are involved.

Coverage Part or Item:	Sub-Limit
Demolition & Increased Cost of Construction (B&C)	\$1,000,000
Fire Department Service Charges	\$5,000
Property in Transit	\$25,000

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DECLARATIONS - DEDUCTIBLE ADDENDUM

The following deductible wording is in addition to all other deductible wording found elsewhere in this policy. All other deductible wording found in and made a part of this policy also applies. Each claim for loss or damage will be adjusted separately.

PERIL DEDUCTIBLE(S)

\$10,000 Per Occurrence for All Covered Perils, except:

1.00% of the Total Insurable Values Per Building (including time element if applicable) at the time of loss or damage subject to a minimum of \$25,000 Per Occurrence for Named Storm

\$25,000 Per Occurrence for Windstorm or Hail

Total Insurable Values is defined as the full value of covered property, including time element if applicable, subject to the valuation terms and conditions of the policy. Total Insurable Values are calculated at the time of loss or damage.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIED LIMITS ENDORSEMENT

Prem./ Loc. No.	Bldg. No.	Limit of Insurance	Type of Coverage	Coins. Percent	Val.*	Description & Location of Property Covered
00001	001	\$2,275,000	Building	80%	RCV	Built: 1991, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Church
00001	001	\$600,000	Business Personal Property	80%	RCV	Built: 1991, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Church
00001	002	\$4,410,000	Building	80%	RCV	Built: 1970, Non- Combustible 5600 Old Highway 43 Satsuma, AL 36572 Fellowship Hall/Gym
00001	002	\$266,000	Business Personal Property	80%	RCV	Built: 1970, Non- Combustible 5600 Old Highway 43 Satsuma, AL 36572 Fellowship Hall/Gym
00001	003	\$1,055,000	Building	80%	RCV	Built: 1956, Joisted Masonry 5600 Old Highway 43 Satsuma, AL 36572 Common Hall
00001	003	\$254,000	Business Personal Property	80%	RCV	Built: 1956, Joisted Masonry 5600 Old Highway 43 Satsuma, AL 36572 Common Hall
00001	004	\$2,932,000	Building	80%	RCV	Built: 1960, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Classrooms
00001	004	\$200,000	Business Personal Property	80%	RCV	Built: 1960, Masonry Non-Combustible 5600 Old Highway 43 Satsuma, AL 36572 Classrooms

* Valuation. Indicate: ACV (Actual Cash Value), ALS (Actual Loss Sustained), RCV (Replacement Cost Value), SP (Selling Price) or SV (Stated Value).

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIED LIMITS ENDORSEMENT

Prem./ Loc. No.	Bldg. No.	Limit of Insurance	Type of Coverage	Coins. Percent	Val.*	Description & Location of Property Covered
00001	005	\$300,000	Building	80%	RCV	Built: 1996, Frame 5600 Old Highway 43 Satsuma, AL 36572 Day Care
00001	005	\$42,000	Business Personal Property	80%	RCV	Built: 1996, Frame 5600 Old Highway 43 Satsuma, AL 36572 Day Care
00001	006	\$173,000	Covered Walkway	N/A	RCV	Built: 1991, Frame 5600 Old Highway 43 Satsuma, AL 36572 Covered Walkway

* Valuation. Indicate: ACV (Actual Cash Value), ALS (Actual Loss Sustained), RCV (Replacement Cost Value), SP (Selling Price) or SV (Stated Value).

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

APPLICABLE FORMS & ENDORSEMENTS

FORMS AND ENDORSEMENTS LISTED BELOW APPLY TO AND ARE MADE PART OF THIS POLICY AT TIME OF ISSUE.

CPR-2147(02/04)	Declarations - SubLimit Addendum
CPR-2218(11/04)	Declarations - Deductible Addendum
CPR-2162(01/02)	Specified Limits Endorsement
CP-0010(06/07)	Building and Personal Property Coverage Form
CP-1030(06/07)	Causes Of Loss - Special Form
CP-0090(07/88)	Commercial Property Conditions
IL-0017(11/98)	Common Policy Conditions
CP-0415(10/00)	Debris Removal Additional Insurance
CP-1218(06/95)	Loss Payable Provisions
CP-1430(10/00)	Outdoor Trees, Shrubs and Plants
CP-1440(06/07)	Outdoor Signs
CPR-2152F(02/04)	Electronic Data Processing Endorsement
CPR-2161(11/13)	Ordinance or Law Coverage
CPR-2170(03/02)	Valuable Papers and Records
CPR-2177(03/02)	Accounts Receivable
CPR-2212(03/02)	Additional Named Insureds
CPR-2216(01/20)	Fine Arts Endorsement
CPR-2224(03/03)	Sewer Back Up Endorsement
CPR-2268(02/07)	Protective Safeguard Endorsement
CPR-2274(04/12)	Minimum Earned Premium Endorsement
CPR-2276(04/12)	Non-Payment Of Premium
CPR-2281(12/14)	Nuclear, Biological, Chemical, or Radioactive Exclusion
CPR-2282(02/15)	Exclusion Of Cosmetic Damage To Roof Surfacing
CPR-2283(05/19)	Actual Cash Value For Roof Surfacing
CPR-2284(04/15)	Fire Protection Equipment Recharge Endorsement
CP-1032(08/08)	Water Exclusion Endorsement
CPR-2117(08/15)	Definition of Occurrence
CPR-2126(10/01)	Limitation of Liability Endorsement
CPR-2133(10/01)	Absolute Pollution Exclusion Endorsement
CPR-2165(04/13)	Liberalization Clause Endorsement
CPR-2230(03/08)	Terrorism Exclusion
CPR-2237(08/03)	Additional Covered Property Endorsement

APPLICABLE FORMS & ENDORSEMENTS

(cont'd)

CPR-2252(07/04)	Property In Transit Endorsement
CPR-2261(09/04)	Fire Department Service Charge Endorsement
CPR-2269(06/09)	Asbestos Exclusion
CPR-2291(08/15)	Named Storm Definition
CPR-2295(04/20)	Windstorm Or Hail Loss Reporting Limitation Addendum
CPR-2309(03/20)	Exclusion Of Loss Due To Virus Or Bacteria
CPR-2310(04/20)	Appraisal
CPR-2311(04/20)	Legal Action Conditions Endorsement
CPR-2313(06/20)	Cyber And Computer Related Loss Exclusion
IL-0190(09/07)	Alabama Changes - Actual Cash Value
RIL-099(04/20)	Service Of Suit
ILF-0001C(04/16)	Signature Page

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.